

Jan. 15 is Last Day to Sign up for 2022 Coverage on Delaware's Health Insurance Marketplace

NEW CASTLE (Jan. 12, 2022) – Delawareans have until Saturday, Jan. 15, to sign up for health coverage for 2022 through Delaware's Health Insurance Marketplace. For those who enroll by the deadline and pay their first premium, coverage will begin Feb. 1, 2022. Enhanced federal subsidies, which began earlier in 2021 under the Biden administration, will continue for 2022. The subsidies have helped to reduce consumer costs by as much as 40%.

State residents can sign up for coverage at www.HealthCare.gov or CuidadodeSalud.gov or by calling 1-800-318-2596 (TTY: 1-855-889-4325). Free assistance in Delaware is available through:

- Westside Family Healthcare at 302-472-8655 in New Castle County and 302-678-2205 in Kent and Sussex counties or enrollment@westsidehealth.org.
- Quality Insights, Inc., (New Castle and Sussex counties) at 1-844-238-1189. Westside and Quality Insights each received federal funding for navigators to help people enroll for coverage.
- Certified application counselors at Henrietta Johnson Medical Center in Wilmington and La Red Health Center in Georgetown.
- State-licensed insurance agents and brokers are also available at no charge.

For additional contact information and other details about Delaware's Health Insurance Marketplace, go to

www.ChooseHealthDE.com.

To speed up the enrollment process, Delawareans should have the following documents or information ready:

- Birth dates of those applying for coverage.
- Social Security numbers of those applying for coverage.
- Pay stubs, W-2 forms or other information detailing your family's income.
- Policy or member numbers for any current health insurance plans.
- Information about any health insurance that is available to you or your family through a job.
- Your log-in and account information if you have previously enrolled on the Health Insurance Marketplace.

Individuals who don't act by Jan. 15 cannot get 2022 coverage unless they qualify for a Special Enrollment Period based on circumstances such as a loss of qualifying health coverage, change of income, birth or adoption of a child, a permanent move, marriage or divorce, or other qualifying factors.

The Biden administration has made increased access to health insurance and affordability a priority by using American Rescue Plan Act funds to increase tax credits and expand subsidies further into the middle class. For instance, a family of four (both parents in their 40s) making \$50,000 are eligible for a credit of roughly \$16,500, compared with \$14,300 previously. A majority of Delaware marketplace enrollees will be eligible for financial assistance, which can help reduce the cost of monthly premiums and/or deductibles, and lower out-of-pocket health care costs.

Federal tax credits are available for those whose household income is between 138% and 400% of the Federal Poverty Level. For 2022 coverage, that's between \$17,775 and \$51,520 for an individual, or between \$36,570 and \$106,000 for a family of four. For coverage in 2021, about 81% of enrollees in Delaware

were eligible for tax credits, which help reduce the cost of the monthly premium.

For 2022, Highmark is offering 13 plans for individuals – four gold plans, three silver, three bronze, two platinum and one catastrophic. Two dental insurers – Delta Dental of Delaware, Inc. and Dominion Dental Services, Inc. – are offering a collective 12 stand-alone dental plans on the marketplace, seven with a low actuarial level (71.6%) and five with a high actuarial level (84.2%).

Since the start of this open enrollment on Nov. 1, 2021, more than 33,000 Delawareans have signed up for 2022 coverage on the marketplace and off the marketplace. Financial assistance is available to eligible enrollees only on the marketplace.

In addition to the Health Insurance Marketplace, some residents might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000 Delawareans receive coverage under the Medicaid expansion each year. To be screened for or to apply for Medicaid benefits, go to [Delaware ASSIST](#).

Both the Health Insurance Marketplace and the Medicaid expansion have helped to reduce Delaware's uninsured rate, decreasing from 10% in 2008 to 6.6% in 2019, according to the Census Bureau. That decline includes Delawareans who could not get coverage before the Affordable Care Act because of pre-existing conditions.